

OLF 7 (Official Local Form 7)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

In re Henri D. Lafond

Case No. 19-30954

Chapter 13

Debtor

DECLARATION RE: ELECTRONIC FILING

PART I - DECLARATION

I[We] D. Anthony Sottile and _____

_____, hereby declare(s) under penalty of perjury that all of the information contained in my Notice of Mortgage Payment Change (singly or jointly the "Document"), filed electronically, is true and correct. I understand that this DECLARATION is to be filed with the Clerk of Court electronically concurrently with the electronic filing of the Document. I understand that failure to file this DECLARATION may cause the Document to be struck and any request contained or relying thereon to be denied, without further notice.

I further understand that, pursuant to the Massachusetts Electronic Filing Local Rule (MEFR) 7(b), all paper documents containing original signatures executed under the penalties of perjury and filed electronically with the Court are the property of the bankruptcy estate and shall be maintained by the authorized CM/ECF Registered User for a period of five (5) years after the closing of this case.

Dated: 4/28/2021


(Affiant)

(Joint Affiant)

PART II - DECLARATION OF ATTORNEY (IF AFFIANT IS REPRESENTED BY COUNSEL)

I certify that the affiant(s) signed this form before I submitted the Document, I gave the affiant(s) a copy of the Document and this DECLARATION, and I have followed all other electronic filing requirements currently established by local rule and standing order. This DECLARATION is based on all information of which I have knowledge and my signature below constitutes my certification of the foregoing under Fed. R. Bankr. P. 9011. I have reviewed and will comply with the provisions of MEFR 7.

Dated:

Signed: _____
(Attorney for Affiant - /s/used by Registered ECF Users Only)

Fill in this information to identify the case:	
Debtor 1	<u>Henri D. Lafond</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the: District of Massachusetts	
Case number	<u>19-30954</u>

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Home Point Financial Corporation

Court claim no. (if known): 6-1

Last 4 digits of any number you use to identify the debtor's account: 1 9 9 9

Date of payment change:
Must be at least 21 days after date of this notice 06/01/2021

New total payment:
Principal, interest, and escrow, if any \$ 1,434.84

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 519.26

New escrow payment: \$ 537.32

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Henri D. Lafond
First Name Middle Name Last Name

Case number (if known) 19-30954

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.


x

Signature

Date 04/28/2021

Print: D. Anthony Sottile
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com



FOR RETURN SERVICE ONLY
PLEASE DO NOT SEND PAYMENTS
TO THIS ADDRESS

Home Point Financial Corporation
11511 Luna Road, Suite 200 Farmers Branch, TX 75234

HENRI D LAFOND
129 EDGEWOOD AVE
CHICOPEE MA 01013-3609

ESCROW STATEMENT

Analysis Date: April 22, 2021
Loan Number: [REDACTED]
New Payment Effective Date: 06/01/21
For Inquiries: 800.686.2404
Property Address: 129 EDGEWOOD AVE
CHICOPEE MA 01013

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Current (from Last Analysis)	Effective 06/01/21
Principal & Interest Pmt	\$897.52	\$897.52
Total Monthly Escrow Payment	\$519.26	\$537.32
Reserve Acct Pymt	\$0.00	\$0.00
HUD 235/265 Pymt (-)	\$0.00	\$0.00
Misc Acct Payment	\$0.00	\$0.00
Total Payment	\$1,416.78	\$1,434.84

Shortage/Surplus Information	Effective 06/01/21
Upcoming Total Annual Bills	\$6,447.83
Required Cushion	\$838.84
Required Starting Balance	\$1,811.84
Over/Short Spread	\$0.00

Cushion Calculation: Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$838.84. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due.

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
			Starting Balance	(\$196.31)	\$1,811.84
JUN 2021	\$537.32	\$117.90	PMI INSURANC	\$223.11	\$2,231.26
JUL 2021	\$537.32	\$117.90	PMI INSURANC	\$642.53	\$2,650.68
AUG 2021	\$537.32	\$117.90	PMI INSURANC	\$1,061.95	\$3,070.10
SEP 2021	\$537.32	\$117.90	PMI INSURANC	\$1,481.37	\$3,489.52
OCT 2021	\$537.32	\$117.90	PMI INSURANC	\$1,900.79	\$3,908.94
OCT 2021		\$1,543.52	CITY TAX	\$357.27	\$2,365.42
NOV 2021	\$537.32	\$117.90	PMI INSURANC	\$776.69	\$2,784.84
NOV 2021		\$1,946.00	PROPERTY INS	(\$1,169.31)	\$838.84

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Property Address:
129 EDGEWOOD AVE
CHICOPEE MA 01013

HENRI D LAFOND
129 EDGEWOOD AVE
CHICOPEE MA 01013-3609

Analysis Date: April 22, 2021

Loan Number: [REDACTED]

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
DEC 2021	\$537.32	\$117.90	PMI INSURANC	(\$749.89)	\$1,258.26
JAN 2022	\$537.32	\$117.90	PMI INSURANC	(\$930.47)	\$1,677.68
FEB 2022	\$537.32	\$117.90	PMI INSURANC	\$88.95	\$2,097.10
MAR 2022	\$537.32	\$117.90	PMI INSURANC	\$508.37	\$2,516.52
APR 2022	\$537.32	\$117.90	PMI INSURANC	\$927.79	\$2,935.94
APR 2022		\$1,543.51	CITY TAX	(\$615.72)	\$1,392.43
MAY 2022	\$537.32	\$117.90	PMI INSURANC	(\$196.30)	\$1,811.85
	<hr/> \$6,447.84	<hr/> \$6,447.83			

Annual Escrow Account Disclosure Statement
Account History

The following statement of activity in your escrow account from January 2020 through May 2021 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Date	Payments to Escrow		Payments From Escrow		Escrow Balance		
	Anticipated	Actual	Anticipated	Actual	Description	Required	Actual
					Starting Balance		
						\$1,605.40	(\$11,480.80)
JAN	\$519.26	\$425.70 *	(\$117.90)	\$117.90	PMI INSURANC	\$2,006.76	(\$11,173.00)
FEB	\$519.26	\$851.40 *	(\$117.90)	\$117.90	PMI INSURANC	\$2,408.12	(\$10,439.50)
MAR	\$519.26		(\$117.90)	\$117.90	PMI INSURANC	\$2,809.48	(\$10,557.40)
APR	\$519.26	\$861.36 *	(\$117.90)	\$117.90	PMI INSURANC	\$3,210.84	(\$9,813.94)
APR			(\$1,465.53)	\$1,485.84 *	CITY TAX	\$1,745.31	(\$11,299.78)
MAY	\$519.26	\$499.38 *	(\$117.90)	\$117.90	PMI INSURANC	\$2,146.67	(\$10,918.30)
JUN	\$519.26	\$499.38 *	(\$117.90)	\$117.90	PMI INSURANC	\$2,548.03	(\$10,536.82)
JUL	\$519.26	\$499.38 *	(\$117.90)	\$117.90	PMI INSURANC	\$2,949.39	(\$10,155.34)
AUG	\$519.26	\$499.38 *	(\$117.90)	\$117.90	PMI INSURANC	\$3,350.75	(\$9,773.86)
AUG			(\$1,885.21)		PROPERTY INS	\$1,465.54	(\$9,773.86)
SEP	\$519.26	\$499.38 *	(\$117.90)	\$117.90	PMI INSURANC	\$1,866.90	(\$9,392.38)
OCT	\$519.26	\$499.38 *	(\$117.90)		PMI INSURANC	\$2,268.26	(\$8,893.00)
OCT			(\$1,465.54)		CITY TAX	\$802.72	(\$8,893.00)
OCT				\$117.90 *	PMI INSURANC	\$802.72	(\$9,010.90)
NOV	\$519.26		(\$117.90)		PMI INSURANC	\$1,204.08	(\$9,010.90)
DEC	\$519.26	\$499.38 *	(\$117.90)		PMI INSURANC	\$1,605.44	(\$8,511.52)
DEC				\$235.80 *	PMI INSURANC	\$1,605.44	(\$8,747.32)
DEC				\$1,543.52 *	CITY TAX	\$1,605.44	(\$10,290.84)
DEC				\$1,946.00 *	HAZARD INS	\$1,605.44	(\$12,236.84)
JAN				\$117.90 *	PMI INSURANC	\$1,605.44	(\$12,354.74)
FEB		\$499.38 *		\$117.90 *	PMI INSURANC	\$1,605.44	(\$11,973.26)
MAR		\$998.76 *		\$117.90 *	PMI INSURANC	\$1,605.44	(\$11,092.40)
APR		\$12,038.24 *		\$1,543.51 *	CITY TAX	\$1,605.44	(\$597.67)
MAY		\$519.26 *		\$117.90 *	PMI INSURANC	\$1,605.44	(\$196.31)
	<hr/> \$6,231.12	<hr/> \$19,689.76	<hr/> -\$6,231.08	<hr/> \$8,405.27			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

[REDACTED]

HENRI D LAFOND
129 EDGEWOOD AVE
CHICOPEE MA 01013-3609

Property Address:
129 EDGEWOOD AVE
CHICOPEE MA 01013

Analysis Date: April 22, 2021

Loan Number: [REDACTED]

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$196.31). Your starting balance (escrow balance required) according to this analysis should be \$1,811.84. Please note that your remaining escrow shortage balance included in the Proof of Claim at bankruptcy filing is \$2,213.51. This post-petition analysis shows a surplus of \$205.36. If your surplus is less than \$50.00 or you have a pre-petition escrow shortage, your surplus will not be returned to you as we have the additional option of keeping it and adjusting your monthly payments accordingly.

We anticipate the total of your coming year bills to be \$6,447.83. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment:	\$537.32
Over/Short Spread:	\$0.00
Escrow Payment:	\$537.32



If you are a New York resident or your property is in the state of New York, and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS
SPRINGFIELD DIVISION**

In Re: Case No. 19-30954

Henri D. Lafond Chapter 13

Debtor. Judge Elizabeth D. Katz

CERTIFICATE OF SERVICE

I certify that on April 28, 2021, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Eric D. Kornblum, Debtor's Counsel
edkclientsbk@gmail.com

Denise M. Pappalardo, Chapter 13 Trustee
denisepappalardo@ch13worc.com

Richard King, Assistant United States Trustee
ustpregion01.wo.ecf@usdoj.gov

I further certify that on April 28, 2021, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Henri D. Lafond, Debtor
129 Edgewood Avenue
Chicopee, MA 01013

Dated: April 28, 2021


D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com